

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jason Allen Hoppes  
Denise Ann Hoppes  
Debtors

Case No. 17-03354-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: BWagner  
Form ID: 318

Page 1 of 2  
Total Noticed: 34

Date Rcvd: Mar 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2018.

db/jdb  
4956838 +Jason Allen Hoppes, Denise Ann Hoppes, 548 N Mcdermott Rd, Fawn Grove, PA 17321-9617  
4956834 +BJ Riley Pest Control, PO Box 3590, York PA 17402-0590  
4956848 Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001  
4956852 +Johns Hopkins Health Systemns, PO Box 417714, Boston MA 02241-7714  
4956853 +Main Street Children's Dental, 2003 Rock Spring Road, Forest Hill MD 21050-2611  
4956854 Penn Medicine, PO Box 824406, Philadelphia PA 19182-4406  
4991425 +Physicians Billing Services, 1803 Mount Rose Avenue, York PA 17403-3026  
4956857 Southern Family Medicine LLC, 16312 Mount Airy Rd., Shrewsbury, PA 17361-1623  
4956858 The Light Program, 680 American Avenue, Suite 302, King of Prussia PA 19406-4023  
4956859 +Waltz Center for Oral Surgery, 16327 Mt. Airy Road, Shrewsbury PA 17361-1624  
4956832 +Wellspring Health, 1001 S. George Street, York PA 17403-3676  
4956861 +York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156  
+York County Tax Claim Bureau, 28 E. Market Street, York PA 17401-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4956835 +E-mail/Text: bankruptcygroup@apgfcu.com Mar 13 2018 19:04:51 Apgfcu, PO Box 1176, Aberdeen MD 21001-6176  
4956836 +EDI: CITICORP.COM Mar 13 2018 22:53:00 At&T Universal Citi Card, PO Box 6500, Sioux Falls SD 57117-6500  
4956837 +EDI: CITICORP.COM Mar 13 2018 22:53:00 At&T Universal Citi Card, PO Box 6241, Sioux Falls SD 57117-6241  
4956840 +EDI: CAPITALONE.COM Mar 13 2018 22:53:00 Capital One, PO Box 5253, Carol Stream IL 60197-5253  
4956839 +EDI: CAPITALONE.COM Mar 13 2018 22:53:00 Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City UT 84130-0285  
4956841 +EDI: CHASE.COM Mar 13 2018 22:53:00 Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington DE 19850-5298  
4956842 +EDI: CHASE.COM Mar 13 2018 22:53:00 Chase Card, PO Box 15298, Wilmington DE 19850-5298  
4956843 +EDI: CHASE.COM Mar 13 2018 22:53:00 Chase Card Services, Attn: Correspondence, PO Box 15278, Wilmington DE 19850-5278  
4956844 +EDI: CHASE.COM Mar 13 2018 22:53:00 Chase Card Services, PO Box 15298, Wilmington DE 19850-5298  
4956846 EDI: DISCOVER.COM Mar 13 2018 22:53:00 Discover Financial, PO Box 15316, Wilmington DE 19850  
4956845 +EDI: DISCOVER.COM Mar 13 2018 22:53:00 Discover Financial, PO Box 3025, New Albany OH 43054-3025  
4956847 E-mail/Text: bankruptcy.bnc@ditech.com Mar 13 2018 19:05:08 Ditech, PO Box 6172, Rapid City SD 57709-6172  
4956833 EDI: IRS.COM Mar 13 2018 22:53:00 IRS Centralized Insolvency Oper., Post Office Box 7346, Philadelphia PA 19101-7346  
4956849 +EDI: CBSKOHL.COM Mar 13 2018 22:53:00 Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee WI 53201-3043  
4956850 +EDI: CBSKOHL.COM Mar 13 2018 22:53:00 Kohls/Capital One, PO Box 3115, Milwaukee WI 53201-3115  
4956851 E-mail/Text: camanagement@mtb.com Mar 13 2018 19:05:09 M & T Bank, One Fountain Pl/3rd Fl, Buffalo NY 14203  
4991424 E-mail/Text: camanagement@mtb.com Mar 13 2018 19:05:09 M&T Bank, PO Box 1056, Buffalo, NY 14240-1056  
4956885 +EDI: PRA.COM Mar 13 2018 22:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4956855 +EDI: RMSC.COM Mar 13 2018 22:53:00 Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 956060, Orlando FL 32896-0001  
4956856 +EDI: RMSC.COM Mar 13 2018 22:53:00 Synchrony Bank/Care Credit, P.O. Box 965005, Orlando FL 32896-5005  
4956860 +E-mail/Text: WFB.Bankruptcy@cabelas.com Mar 13 2018 19:05:56 Worlds Foremost Bank, 4800 Nw 1st St Ste 300, Lincoln NE 68521-4463

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2018 at the address(es) listed below:

Dawn Marie Cutaia on behalf of Debtor 2 Denise Ann Hoppes dmcutaia@gmail.com,  
cutaialawecf@gmail.com;r46159@notify.bestcase.com  
Dawn Marie Cutaia on behalf of Debtor 1 Jason Allen Hoppes dmcutaia@gmail.com,  
cutaialawecf@gmail.com;r46159@notify.bestcase.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfbis.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 Jason Allen Hoppes

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7411**

EIN --\_-----

Debtor 2 Denise Ann Hoppes

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1748**

EIN --\_-----

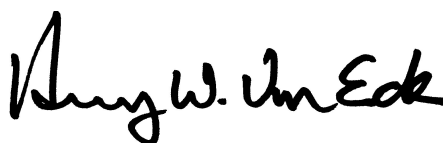
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-03354-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jason Allen Hoppes

Denise Ann Hoppes

**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: BWagner, Deputy Clerk

March 13, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**